

Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	10/669,882
				Filing Date	September 23, 2003
				First Named Inventor	Safaa H. Hashim
				Art Unit	3686
				Examiner Name	N. Pass
Sheet	1	of	2	Attorney Docket Number	021756-060120US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-6,618,851 B1	09-09-2003	Zundel et al.	
	AB	US-2004/0225596	11-11-2004	Kemper et al.	
	AC	US-2004/0186750	09-23-2004	Surbey et al.	
	AD	US-2003/0144949	07-31-2003	Blanch	
	AE	US-2002/0188484	12-12-2002	Grover et al.	
	AF	US-2002/0048064	04-18-2002	Maury et al.	
	AG	US-2002/0002475	01-03-2002	Freedman et al.	
	AH	US-2002/0032583	03-14-2002	Joao	
	AI	US-10/669,885	Filed 09-23-2003	Hashim	
	AJ	US-10/670,995	Filed 09-23-2003	Hashim	
	AK	US-10/670,450	Filed 09-23-2003	Hashim	
		US-			

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ³
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)	MM-DD-YYYY			

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
	AL	"First Alliance provides an electronic portal for brokers," <u>Origination News</u> , 9(2): 48, abstract, (1999).		<input type="checkbox"/>

Examiner Signature	/Natalie Pass/	Date Considered	10/16/2009
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

61976519 v1

Client Reference No.: OID-2008-373-0

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.P./

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	AM	"Xpede Revolutionizes the Online Lending Process, Puts Lenders on Fast Track To Deliver Internet-Based Loans," <u>PR Newswire</u> , September 28, 1999, 3 pages.	<input type="checkbox"/>
	AN	Non Final Office Action mailed April 29, 2008 in related U.S. application no. 10/670,180.	<input type="checkbox"/>
	AO	Final Office Action mailed September 18, 2008 in related U.S. application no. 10/669,885.	<input type="checkbox"/>
	AP	Final Office Action mailed July 10, 2008 in related U.S. application no. 10/670,995.	<input type="checkbox"/>
	AQ	Non Final Office Action mailed September 20, 2007 in related U.S. application no. 10/670,995.	<input type="checkbox"/>
	AR	Non Final Office Action mailed January 9, 2008 in related U.S. application no. 10/669,885.	<input type="checkbox"/>
	AS	Non-Final Office action mailed on January 30, 2009 in related U.S. Application No. 10/670,995.	<input type="checkbox"/>
	AT	Final Office Action mailed March 4, 2009 in related U.S. Application No. 10/670,180.	<input type="checkbox"/>
	AU	ZeBU web pages, 2002-08 and 2001-12.	<input type="checkbox"/>
	AV	Zebu -S-1/A 4-12-2000 selected pages.	<input type="checkbox"/>

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